

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 14-35883-JKS  
Chapter: 7  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

James H. Gianninoto  
aka James Gianninoto, aka James Hall  
Gianninoto  
153 Valley Street  
Ste Unit 402  
South Orange, NJ 07079

Social Security No.:  
xxx-xx-4401

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF FINAL ACCOUNT(S) OF TRUSTEE,  
OF HEARING ON APPLICATIONS FOR COMPENSATION  
(AND OF HEARING ON ABANDONMENT OF PROPERTY BY THE TRUSTEE)**

THE FINAL REPORT(S) and account(s) of the trustee in this case having been filed,

NOTICE IS HEREBY GIVEN that there will be a hearing held before Honorable John K. Sherwood on:

DATE: August 16, 2018  
TIME: 10:00 AM  
LOCATION: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A,  
Newark, NJ 07102

for the purpose of examining and passing on the report(s) and account(s), acting on applications for compensation and transacting such other business as may properly come before the court. Attendance by creditors is welcomed, but not required.

The account of the trustee shows:

TOTAL RECEIPTS:	\$341,150.00
TOTAL DISBURSEMENTS:	\$197,484.35
BALANCE ON HAND:	\$143,665.65

In addition to expenses of administration as may be allowed by the court, claims secured by liens and claims entitled to priority must be paid in advance of any dividends to general creditors. The following applications for compensation have been filed: (creditors may be heard before the applications are determined)

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APPLICANT(S)  
John W. Sywilok

COMMISSION OR FEES  
\$19,210.25

EXPENSES

\$141.08

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The trustee's application to abandon the following property will be heard and acted upon:  
None

The trustee's reports are available for inspection in the clerks office.

Any objection to the trustee's Final Report and Account must be filed (7) seven days prior to the above date and will be heard at that time of the final meeting.

Dated: July 3, 2018

JAN: nds

Jeanne Naughton  
Clerk

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
James H. Gianninoto  
DebtorCase No. 14-35883-JKS  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 192Page 1 of 3  
Total Noticed: 58

Date Rcvd: Jul 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 05, 2018.

db +James H. Gianninoto, 153 Valley Street, Ste Unit 402, South Orange, NJ 07079-2846  
acc +Cheryl A. Zega, Ronald V. Bozzo, CPA, Inc., 64 Salem Road,  
Township of Washington, NJ 07676-4529  
r +Edith Josephson, RE/MAX Real Estate Limited, 297 Kinderkamack Rd., Oradell, NJ 07649-1538  
acc +Lloyd F. George, Lloyd F. George CPA, LLC, 46 Hamilton Lane, Plainsboro, NJ 08536-1126  
intp +Wendy P. Gianninoto, 153 Valley Street, Ste Unit 402, South Orange, NJ 07079-2846  
515282166 +Agostino & Associates PC, 14 Washington Place, Hackensack, NJ 07601-7008  
515282167 American Express, Customer Service, P.O. Box 981535, El Paso, TX 79998-1535  
515381092 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
515249035 +American Express Centurion Bank, 4315 S. 2700 West, Salt Lake City, UT 84184-0001  
515249036 +American Express Centurion Bank, Revolving Credit Department, 4315 South 2700 West,  
Salt Lake City, UT 84184-0001  
515282169 +Bank of America, PO Box 15285, Wilmington, DE 19850-5285  
515282168 Bank of America, PO Box 9410, Simi Valley, CA 93099-1000  
515249037 +Bank of America, PO Box 941000, Simi Valley, CA 93094-1000  
515249038 +Blue Hill Memorial Hospital, 57 Water Street, Blue Hill, ME 04614-5231  
515249045 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citi Cards, P.O. Box 183051, Columbus, OH 43218-3051)  
515249040 +Chase Auto Finance, PO Box 9001801, Louisville, KY 40290-1801  
515282172 +Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298  
515249041 Chase Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153  
515249042 Chase Cardmember Service, PO Box 15123, Wilmington, DE 19850-5123  
515249043 Chase Cardmember Services, P.O. Box 15123, Wilmington, DE 19885-5153  
515249044 Chase Cardmember Services, P.O. Box 15123, Wilmington, DE 19886-5153  
515282173 +Citi Cards, PO Box 6500, Sioux Falls, SD 57117-6500  
515249046 Columbia Doctors, Dept. of Nuerology, Dr. Roberts, PO Box 29748,  
New York, NY 10087-9784  
515249050 +DS Anthony Fasciano, 617 E. Palisades Avenue, Englewood Cliffs, NJ 07632-1835  
515249047 Department of Education, Fed Loan Servicing, PO Box 530210, Atlanta, GA 30353-0210  
515249049 Dr. Golnaz Moazami, Dept of Opthamology, 835 West 165th Street, Suite 304,  
New York, NY 10032-3784  
515282175 +Eric Calantone, Esq., Jaffe & Asher LLP, 600 Third Avenue, New York, NY 10016-1901  
515249051 +Gil D. Messina, Esq., Messina Law Firm, P.C., 961 Holmdel Road, Holmdel, NJ 07733-2103  
515249052 +High Focus, 40 Eisenhower Drive, Paramus, NJ 07652-1404  
515249053 +Hillside Associates, PO Box 624, Attn: Larry Policastro, Lanoka Harbor, NJ 08734-0624  
515249058 Internal Revenue Service Center, Department of Treasury, Kansas City, MO 39901-0099  
515282176 +JP Morgan Chase Bank, PO Box 182613, Columbus, OH 43218-2613  
515249059 +JP Morgan Chase Bank NA, successor to Washington Mutual Bank, FA, 3415 Vision Drive,  
Columbus, OH 43219-6009  
516325525 +JPMorgan Chase Bank, N.A., c/o Richard P. Haber, Esq., Buckley Madole, P.C.,  
99 Wood Avenue South, Suite 803, Iselin, NJ 08830-2713  
515282177 +Kantanya The Seer, EsoWorld, Inc., PO Box 16002, New Brunswick, NJ 08906-6002  
515282178 +Lee S. Dennison, PC, 231 High Street, Mount Holly, NJ 08060-1450  
515249060 New Jersey Division of Taxation, Dept of Treasury, State of New Jersey,  
Trenton, NJ 08646-0046  
515249062 PCH, c/o Sunrise Collection Services, Inc., PO Box 9100, Farmingdale, NY 11735-9100  
515356554 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
515249064 +State of New Jersey, Division of Taxation, CN 249, Trenton, NJ 08602-0249  
515249065 Summit Collection Services, Inc., POBox 306, Ho Ho Kus, NJ 07423-0306  
515249066 +Summit Oaks Hospital, c/o Lee S. Dennson, D.C., 231 High Street,  
Mount Holly, NJ 08060-1450  
515414381 U.S.Department of Education, C/O FedLoan Servicing, P.O.Box 69184,  
Harrisburg, PA 17106-9184  
515282179 +United Recovery Collection Bureau, 5620 Southwyck Blvd, Suite 206, Toledo, OH 43614-1501  
515282180 +Vega Bros. Landscaping, 6 Johnson Drive, Warwick, NY 10990-3733

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usan.j.njbankr@usdoj.gov Jul 03 2018 23:05:10 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 03 2018 23:05:08 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235515249034 +E-mail/Text: pallen@advancedcollectionservices.net Jul 03 2018 23:06:01  
Advanced Collection Services, PO Box 7103, Lewiston, ME 04243-7103515329173 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 03 2018 23:10:32  
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083515249039 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 03 2018 23:10:33  
Capital One Bank, N.A., P.O. Box 71083, Charlotte, NC 28272-1083515282170 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 03 2018 23:10:03  
Capital One Bank, N.A., PO Box 30285, Salt Lake City, UT 84130-0285

District/off: 0312-2

User: admin  
Form ID: 192

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Total Noticed: 58

Date Rcvd: Jul 03, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515282171 E-mail/Text: bk.notifications@jpmchase.com Jul 03 2018 23:05:00 Chase Auto Finance,  
PO Box 901076, Fort Worth, TX 76101-2076  
515454629 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jul 03 2018 23:10:36 Citibank, N.A.,  
c/o American InfoSource LP, PO Box 248840, Oklahoma City, OK 73124-8840  
515282174 E-mail/Text: mrdiscen@discover.com Jul 03 2018 23:04:14 Discover, PO Box 30943,  
Salt Lake City, UT 84130  
515249048 E-mail/Text: mrdiscen@discover.com Jul 03 2018 23:04:14 Discover, PO Box 71084,  
Charlotte, NC 28272-1084  
515310515 E-mail/Text: mrdiscen@discover.com Jul 03 2018 23:04:14 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
515249056 E-mail/Text: cio.bncmail@irs.gov Jul 03 2018 23:04:34 Internal Revenue Service,  
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  
515475718 +E-mail/PDF: resurgentbknotifications@resurgent.com Jul 03 2018 23:09:37  
PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,  
Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

515401744\* American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701  
515249054\* ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot Credit Services, P.O. Box 182676,  
Columbus, OH 43218-2676)  
515249055\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Department of Treasury,  
Kansas City, MO 64999-0029)  
515249057\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Special Procedures,  
955 So. Springfield Avenue, Springfield, NJ 07081)  
515249061\* New Jersey Division of Taxation, Department of Treasury, State of New Jersey,  
Trenton, NJ 08646-0046  
515249063 ##+State of Connecticut Dept. of Revenue Se, State of Connecticut Dept. of Revenue Sv,  
25 Sigourney Street, Hartford, CT 06106-5003  
515249067 ##+Wendy P. Gianninoto, 19 Glenwood Road, Saddle River, NJ 07458-2208

TOTALS: 0, \* 5, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 05, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 3, 2018 at the address(es) listed below:

David A. Niles on behalf of Defendant JPMORGAN CHASE David.Niles@fnf.com  
David A. Niles on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
David.Niles@fnf.com  
Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, N.A. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Eamonn O'Hagan on behalf of Defendant Internal Revenue Service eamonn.ohagan@usdoj.gov  
James H. Gianninoto on behalf of Defendant Wendy Gianninoto james.gianninoto@gmail.com,  
James H. Gianninoto on behalf of Debtor James H. Gianninoto james.gianninoto@gmail.com,  
James H. Gianninoto on behalf of Cross-Claimant Wendy Gianninoto james.gianninoto@gmail.com,

District/off: 0312-2

User: admin  
Form ID: 192

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

James H. Gianninoto on behalf of Interested Party Wendy P. Gianninoto  
james.gianninoto@gmail.com,  
James H. Gianninoto on behalf of Cross Defendant Wendy Gianninoto james.gianninoto@gmail.com,  
James M. Bennett on behalf of Defendant State of New Jersey james.bennett@dol.lps.state.nj.us  
John Sywilok sywilokattorney@sywilok.com, nj26@ecfcbis.com  
Melissa N. Licker on behalf of Defendant JPMORGAN CHASE NJ\_ECF\_Notices@buckleymadole.com  
Melissa N. Licker on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
NJ\_ECF\_Notices@buckleymadole.com  
Michael S. Kopelman on behalf of Plaintiff John W. Sywilok LLC kopelaw@kopelmannj.com  
Michael S. Kopelman on behalf of Accountant Lloyd F. George kopelaw@kopelmannj.com  
Michael S. Kopelman on behalf of Trustee John Sywilok kopelaw@kopelmannj.com  
Michael S. Kopelman on behalf of Counter-Defendant John W. Sywilok LLC kopelaw@kopelmannj.com  
R. A. Lebron on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
bankruptcy@feinsuch.com  
Richard P. Haber on behalf of Cross Defendant JPMORGAN CHASE rich.haber@mccalla.com,  
NJ\_ECF\_Notices@mccalla.com  
Richard P. Haber on behalf of Creditor JPMORGAN CHASE BANK, N.A. rich.haber@mccalla.com,  
NJ\_ECF\_Notices@mccalla.com  
Richard P. Haber on behalf of Defendant JPMORGAN CHASE rich.haber@mccalla.com,  
NJ\_ECF\_Notices@mccalla.com  
Richard P. Haber on behalf of Cross-Claimant JPMORGAN CHASE rich.haber@mccalla.com,  
NJ\_ECF\_Notices@mccalla.com  
Richard P. Haber on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
rich.haber@mccalla.com, NJ\_ECF\_Notices@mccalla.com  
Scott S. Rever on behalf of Debtor James H. Gianninoto srever@wjslaw.com,  
srever@ecf.inforuptcy.com;dmendez@wjslaw.com;dmendez@ecf.inforuptcy.com

TOTAL: 24